

REMARKS

The Application has been carefully reviewed in light of the Official Action mailed January 31, 2006. In order to advance prosecution of this Application, Claims 1, 10, 15, 20, and 23 have been amended. Applicant respectfully requests reconsideration and favorable action in this Application.

Claims 1-9, 11, 13-19, 22, 26, and 27 stand rejected under 35 U.S.C. §102(e) as being anticipated by Williams, et al. Independent Claims 1 and 15 recite in general an ability to provide the customer with a feedback page graphically illustrating data corresponding to the customer's standing in a selected peer group associated with the customer, provide the customer with options operable to adjust the customer's actual demographic to a hypothetical demographic, receive and process data associated with hypothetical demographic changes from the customer, and display hypothetical feedback information graphically illustrating the hypothetical standing of the customer within the selected peer group. By contrast, the portions of the Williams, et al. patent cited by the Examiner merely disclose static savings available for an individual based on different contributions and withdrawal scenarios. The Williams, et al. patent fails to disclose any association with a selected peer group or how hypothetical changes affect a hypothetical standing of the customer within that selected peer group as required in the claimed invention. Therefore, Applicant respectfully submits that Claims 1-9, 11, 13-19, 22, 26, and 27 are not anticipated by the Williams, et al. patent.

Claims 23-25 stand rejected under 35 U.S.C. §102(e) as being anticipated by Jones III, et al. Independent Claim 23 recites ". . . the set of decision rules dynamically generated based on data received directly from the customers." By

contrast, the Jones III, et al. patent receives data from content providers accumulated based on past performance of consumers. Thus, the Jones III, et al. patent fails to receive data directly from customers as required in the claimed invention. Therefore, Applicant respectfully submits that Claims 23-25 are not anticipated by the Jones III, et al. patent.

Claims 10, 12, 20, and 21 stand rejected under 35 U.S.C. §103(a) as being unpatentable over Williams, et al. in view of Official Notice. Independent Claim 1, from which Claims 10 and 12 depend, and Independent Claim 15, from which Claims 20 and 21 depend, have been shown above to be patentably distinct from the Williams, et al. patent. In addition, Applicant respectfully requests the Examiner to cite documentation to support the taking of Official Notice in this rejection. Therefore, Applicant respectfully submits that Claims 10, 12, 20, and 21 are patentably distinct from the proposed Williams, et al. - Official Notice combination.

Claim 28 stands rejected under 35 U.S.C. §103(a) as being unpatentable over Williams, et al. in view of Jones III, et al. Independent Claim 15, from which Claim 28 depends, has been shown above to be patentably distinct from the Williams, et al. patent. Moreover, the Jones III, et al. patent does not include any additional disclosure combinable with the Williams, et al. patent that would be material to patentability of these claims. Therefore, Applicant respectfully submits that Claim 28 is patentably distinct from the proposed Williams, et al. - Jones III, et al. combination.

CONCLUSION

Applicant has now made an earnest attempt to place this case in condition for allowance. For the foregoing reasons and for other reasons clearly apparent, Applicant respectfully requests reconsideration and full allowance of Claims 1-28.

The Commissioner is hereby authorized to charge any fees or credit any overpayments associated with this Application to Deposit Account No. 02-0384 of BAKER BOTTS L.L.P.

Respectfully submitted,

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